

PENSION PLAN COMPARISONS

<i>as of July 2007</i>	Cincinnati	Ohio Public Employees	State Teachers	School Employees	Police & Fire
	(CRS)	(OPERS)	(STRS)	(SERS)	(OPFP)
<i>2006 Employee Contribution Rate</i>	7.00%	9.00%	9.65%	9.00%	10.00%
<i>2006 Employer Contribution Rate</i>	17.00%	13.70%	14.00%	14.00%	21.75%*
<i>2006 Total Contribution Rate</i>	24.00%	22.90%	23.65%	23.00%	31.75%
<i>2007 Employee Contribution Rate</i>	7.00%	9.50%	9.65%	9.00%	10.00%
<i>2007 Employer Contribution Rate</i>	21.77%	13.85%	14.00%	14.00%	21.75%*
<i>2007 Total Contribution Rate</i>	28.77%	23.35%	23.65%	23.00%	31.75%
<i>Service Retirement</i>	30 years	30 years	30 years	30 years	25 years
<i>Benefit calculation</i>	2.5% x years of service x avg. 3 highest years salary	2.2% (30 years or less)/2.5% (30 years or more) x years of service x avg. 3 highest years salary	2.2% x years of service x avg. 3 highest years salary	2.2% x years of service x avg. 3 highest years salary	2.4% x years of service x avg. 3 highest years salary
<i>2007 Health Care Funding: (estimates)</i>	88%	35%	28.10%	<5%	* average P=19.5% F=24% <5%